संबंधित प्रशिक्षण कार्यक्रमों के अंतर्गत प्रशिक्षण प्राप्त कर लिया हो अथवा वे अपनी कार्यकुशलता में सुधार कर लें।

(3) वर्तमान व्यवस्था के अनुसार काम को जमाने से पूर्व सहायता देने के ाय काम जम जाने के बाद सहायता ने की पद्धति अपनाना।

(4) समन्वित ग्रामीण विकास कार्य-म ऋणों को बेहतर वसूली के उपाय।

(5) कार्यशील पूंजी की पूर्ति करने की आवश्यकता।

(6) ऋण चुकाने की व्यावहारिक अनुसूची तैयार करना और प्रतिभूति मुक्त ऋणों की सीमा बढ़ाना।

(7) बेहतर योजनायें बनाने और संरचना संबंधी विकास करने को तरजीह देना।

(8) अधिक ऋण और अधिक सबसिडी मुहैया कराकर प्रति परिवार सहायता के स्तर में वृद्धि करना।

(ग) और (घ) इस रिपोर्ट को इस समय भारतीय रिजर्व बैंक और ग्रामीण विकास मंत्रालय में जांच की जा रही है। मंत्रालय भारतीय रिजर्व बैंक

Rural Fimndal Institutions

1475. DR. NAUNIHAL SINGH: Mil the PRIME MINISTER be pleased *to* state:

(a) whether it is a fact that t° reduce financial poverty. GovKYjjtneeit have created a network of Rural Financial Institutions (RFIs). if so, the details thereof;

(b) whether it is a fact that though the number of banks may have grown, the village money lender is still virtually ihe only source of credit;

(c) whether it is a fact that Government have not been able to replicate the success of other countries in crea'ing RFIs to make them either self-sustaining or actually competent in meeting the needs of the rural poor if so, the reasons therefor; and

(d) the details of steps benig iakenl by Government to improve the service of these banks to attain the goals?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (DEPARTMENT OF RURAL DEVELOPMENT) (SHRI UTTAM-BHAT PATEL): (a) Under the multi-agency approach to rural lending j_n the country there is a network of cooperatives, rural branches of commercial banks and regional rural banks which cater to the credit needs of rural areas. Details are as under.

	No. of Institution End Jnne 1993
8	
Co-operatives.	
State Co-operatives Banks	28
Central Co-operative Banks	354
Primary Agricultural Credit Societies	8834
fitate Land Development Banks	20
Primary Land Development Banks	706

2. *Commercial Banks*

78 banks with 21,738 rural branches

3. *Regional Rural Banks*

196 banks with 14,511 branches

(b) Although village money lender continues to occupy an important position in rural areas, the credit institutions play a very important role in catering to the credi squirements of rural areas. Insti- >nat rural credit it estimated to have reached a level of Rs. 15,100 crores during 1993-94 as against Rs. 13,933 crates during 1992-93.

(c) fndia being a country with di verse geographical economic and social COD culiar to each States'/area Qcult to replicate any model which is successful in other countries.

(d) Government of India and Re serve Bank of India (RBI) have kept rural credit under constant review dur ing i two years. Meetings haye been t .ken with the Chief Executives of Commercial Banks on the subject. A number of steps have been taken *io* re vamp the rural credit. The banks are requi riant at least 18 per cent their net bank credit as finance to agri culture. RBI has advised to all Sche duled Commercial anks to make every effort to achieve the stipulated target and sub-targets within the above men tioned ?<me frame. Failure on their part could invite bank specific policy measure-; which coulj include raising of reserve requirements of withdrawal of refinance facilities and/or such other measures deemed necessary, RBI have urged banks to draw up special credit plans with a iew to achieving distinct and marked improvement in flow of credit to agriculture in the financial year 1994-95. RBI/National Bank for Agri culture and Rural Development (NABARD) have taken (he following measures to strengthe$_n$ Regional Rural Banks (RRBs):

(i.) Permission to relocale loss making branches of RRBs at commercially 3 centres.

(ii) Freeing of some RRBs from service area obligations.

(iii) RRBs have been permitted to finance non-target Group lending upto 60 per cent of the fresh lend-ings w.e.f. 1.1.1994.

(iv) RRBs may issue guarantee on behalf of their customers.

(v) The limit for purchase/discount of demand drafts and cheques by RRBs upto Rs. 10,000/- per custo mers and upto Rs 25,000/. per branch at any point of time are enhanced to Rs. 25,000/- anj Rs. 1,00,000/- respectively.

(yi) RRBs may undertake issue of Rupee Traveller Cheques as agents of their sponsor banks.

(vii) RRS ars allowed to issue draft. TTs in consultation with their sponsor banks.

i via) RRBs may install safe deposit lockerks after a cost benet analysis.

A series of measures have been ini tiated to revitalise the co-operative banks. As a sequal to the Hon'ble Finance Minister's announcement in the Union Budget for 1994-95 that NABARD would enter into Memoran dum of Understandings (MOUs) with the Co-operative Banks and the State Governments concerned on the basis of the State specific Development Ac tion Plans (DAPs) to be prepared by the co-operative banks in the respective states viz. Andhra Pradesh. Ass&m, Kar-nataka Maharashtra and Tamil Nadu have been sent to respective State Go vernments/Banks for their views. The MOU provides for performance of specific actions by the parties concerned over a time bound plan for making the cooperative banks viable and strong to adequately meet the agricultural and rural credit requirement'! in tre State.

Targets/Achievements under NREP

1476. SHRI BHAGABAN MAJHT: SHRI RAHASBIHARI BARIK: Will the PRIME MINISTER be J pleased to state:

(a) the details of State-wise targets i fixed and actual achievements made